

IN RE:

JAIME MARIE OSBORNE

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:16-10672 TPA

Chapter 13

Document No.: 104

ORDER OF COURT

AND NOW, this 27th day of January, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE nms

In re:  
Jaime Marie Osborne  
Debtor

Case No. 16-10672-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Jan 27, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2022:**

Recip ID	Recipient Name and Address
db	#+ Jaime Marie Osborne, 4006 Fargo Street, Erie, PA 16510-3548
14259393	+ Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14259394	+ Car Factory, 50 E. 26th St., Erie, PA 16504-1047
14269389	+ Hamot Medical Center, C/O Patient Accounts, 201 State Street, Erie, PA 16550-0002
14269391	+ National Pens Co LLC, PO Box 847203, Dallas, TX 75284-7203
14259401	+ Perennial Green Lawn Care, PO Box 449, Edinboro, PA 16412-0449
14269392	+ St Vincent Hospital, 232 West 25th Street, Erie, PA 16544-0001
14259404	+ United Collection Service, 106 Commerce Street, Suite 101, Lake Mary, FL 32746-6217

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14259391	+ Email/Text: G06041@att.com	Jan 27 2022 23:38:00	American InfoSource LP as agent for, DirecTV LLC, Mail Station N387, 2230 East Imperial Highway, El Segundo, CA 90245-3504
14259392	Email/Text: bky@americanprofit.net	Jan 27 2022 23:38:00	American Profit Recovery, 34505 West 12 Mile Road, Suite 333, Farmington Hills, MI 48331-3288
14338231	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 27 2022 23:38:00	BANK OF AMERICA, N.A., Carrington Mortgage Services, LLC, 1600 South Douglas Road, Anaheim, CA 92806-5948
14259395	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 27 2022 23:38:00	Carrington Mortgage Service. LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
14259396	Email/Text: G06041@att.com	Jan 27 2022 23:38:00	DirectTV LLC, Attn: Bankruptcies, PO Box 6550, Englewood, CO 80155
14259397	+ Email/Text: Billing_Paperwork@emergycare.org	Jan 27 2022 23:39:00	Emergycare Inc., 1701 Sassafras Street, Erie, PA 16502-1857
14259398	+ Email/PDF: gecsed@recoverycorp.com	Jan 27 2022 23:37:10	GE Capital Retail Bank, Attention: Bankruptcy, PO Box 103106, Roswell, GA 30076-9106
14259399	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 27 2022 23:38:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud, MN 56302
14269390	+ Email/Text: ptacct@mchl.org	Jan 27 2022 23:38:00	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
14259400	+ Email/Text: bankruptcynotices@psecu.com	Jan 27 2022 23:38:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
14259402	+ Email/Text: csidl@sbcglobal.net	Jan 27 2022 23:38:00	Premier Bankcard / Charter, PO Box 2208, Vacaville, CA 95696-8208
14259403	+ Email/Text: csidl@sbcglobal.net	Jan 27 2022 23:38:00	Premier Bankcared / Charter, PO Box 2208,

District/off: 0315-1

User: auto

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Date Rcvd: Jan 27, 2022

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Vacaville, CA 95696-8208

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		CARRINGTON MORTGAGE SERVICES, LLC
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Jaime Marie Osborne dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC mmiksich@kmllawgroup.com
Matthew John McClelland	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpda.com

TOTAL: 6